**JETIR.ORG** 

### ISSN: 2349-5162 | ESTD Year : 2014 | Monthly Issue



## JOURNAL OF EMERGING TECHNOLOGIES AND INNOVATIVE RESEARCH (JETIR)

An International Scholarly Open Access, Peer-reviewed, Refereed Journal

# **Exploring Client Perspectives: A Case Study of The Electronic Business One-Stop Shop (E-Boss) Towards Client Satisfaction For SMEs in Quezon City**

<sup>1</sup>Carmina L. dela Merced, <sup>2</sup>Bernie E. Balmeo, <sup>3</sup>Luningning L. De Castro School of Graduate Studies, New Era University, Quezon City, Philippines

Abstract: This study investigates the profound impact of the Electronic Business One-Stop Shop (E-BOSS) system on customer satisfaction in the context of Quezon City's Small and Medium Enterprises (SMEs). Using a sophisticated methodology that seamlessly integrates in-depth case studies with rigorous data analysis, the study aims to identify the critical factors influencing customer satisfaction and uncover opportunities for optimizing the E-BOSS platform. In essence, the findings of this study are expected to inform strategic approaches aimed at improving platform functionalities to better meet the unique needs of SMEs navigating Quezon City's complex digital business landscape. The study's key findings shed light on the factors that have had a significant impact on client satisfaction while also providing invaluable insights into the experiences of SMEs using the E-BOSS system in Quezon City. The findings show a significant increase in satisfaction levels when compared to previous manual methods. Applicants were overwhelmingly positive, praising the system's effectiveness in expediting business permit applications and providing unparalleled convenience to SMEs. The findings of the comprehensive case study highlight the truly revolutionary nature of the E-BOSS system, establishing a significant milestone in the field of business facilitation and paving the way for promising avenues in future digital business infrastructure development. This study has practical implications for policymakers and stakeholders looking to improve the efficiency and satisfaction of businesses operating within such technological frameworks by contributing to the ongoing discussion about the adoption and optimization of digital platforms for SMEs. The study not only advances our understanding of E-BOSS's transformative potential, but also serves as a road map for future efforts to foster a favorable digital ecosystem for SMEs in Quezon City and elsewhere.

*Keywords* - E-Business, One-Stop Shop, E-BOSS System, SMEs, Client Satisfaction, Customer Experience, Business Permit Applications, Digital Business, Case Studies, Service Efficiency

### Introduction

Optimizing administrative processes to promote increased client satisfaction is a never-ending endeavor in the shifting terrain of modern business operations. The Electronic Business One-Stop Shop (E-BOSS) is a digital innovation meant to shorten the licensing and permitting processes for small and medium-sized enterprises (SMEs) in Quezon City.

This study set out on an adventure to define and improve client satisfaction inside this unique framework. This looked into the intricacies of client experiences to distill insights that have the potential to magnify the ease of doing business in Quezon City, with an insightful focus on requesting and evaluating the comments of SME business owners who have engaged with the E-BOSS system.

### Purpose of the Study

The objective of this study was to evaluate the feedback of SME business owners on the preceding process of acquiring or renewing business permits via the Quezon City LGU's e-BPLS system. Despite the recent

implementation of the new Joint Memorandum Circular (JMC) aimed at reducing processing times, client satisfaction surveys had indicated moderate to average levels of satisfaction.

It focused on gathering perspectives from SMEs operating and registered in Quezon City to comprehensively understand their viewpoints regarding the advantages and challenges associated with the e-BPLS process. The study aimed to identify areas for enhancement and potential obstacles encountered by business owners when utilizing the e-BPLS system by analyzing their feedback.

The research questions were structured around the theoretical framework of the Technology Acceptance Model (TAM) developed by Davis in 1989, specifically segmented into Perceived Usefulness, Perceived Ease Of Use (PEOU), Intention to Use (ITU), and Suggestions for Improvement. Specifically, this study sought to answer the following questions aligned with the TAM Framework:

- 1. What are the features of the E-BOSS platform that were found useful by SMEs?
- 2. How are the SME's experiences in using the E-BOSS platform when it comes to navigating through different processes?
- 3. How much does the E-BOSS platform's design and interface add to the perception of ease of use among SME users?
  - 4. How likely do SMEs plan to use the E-BOSS platform in submitting their new/renewal application/s?
- 5. What recommendations can be made to optimize the design and functionalities of the E-BOSS platform to better align with the perceived usefulness and ease of use for SMEs in Quezon City?

### Research Design

The Research Design section serves as the study's foundational framework, guiding a systematic exploration of the factors influencing client satisfaction with the Electronic Business One-Stop Shop (E-BOSS) system for SMEs in Quezon City. The methodological structure outlines a comprehensive plan for collecting, analyzing, and interpreting data that is critical for achieving research goals. This design ensures a holistic exploration of client experiences within the E-BOSS system by combining case study approaches, qualitative investigations, and thematic analyses. The case study method provides a comprehensive understanding of clients' interactions with the QC-LGU's E-BOSS system, revealing strengths and weaknesses and identifying areas for improvement. Qualitative methods, such as interviews with system users and an examination of the current procedure, provide firsthand insights and enhancement suggestions. Thematic analysis identifies common themes and concerns, whereas process audits identify gaps or opportunities for improvement. Data triangulation from multiple sources improves the reliability and validity of findings, and ethical considerations such as informed consent, confidentiality, and adherence to ethical principles are incorporated into the design.

The result of these efforts is a comprehensive report that details clients' experiences with the E-BOSS system, emphasizing its benefits and drawbacks. Specific areas for potential improvement are identified, and recommendations are made to assist the QC-LGU in improving the E-BOSS system and addressing any shortcomings. This research design allows for a rigorous and ethical investigation of client satisfaction, providing valuable insights to inform improvements in Quezon City's e-government services.

### **Participants**

Initially, the Researcher intended to invite ten (10) client respondents, split evenly between five (5) utilizing the new business feature and five (5) utilizing the business renewal feature. In instances where some participants declined the invitation, she sought to interview at least three (3) clients from each category who had utilized the QC-LGU's existing E-BOSS system.

Purposive sampling was used in gathering participants for this study. In instances where some participants declined the invitation, the Researcher sought to interview at least three (3) clients from each category who had utilized the QC-LGU's existing E-BOSS system. This approach ensured an adequate number of participants for comprehensive data analysis and insights. In addition to client respondents, the research included interviews with evaluators involved in the E-BOSS system's back-end process. One (1) Initial Evaluator, one (1) Final Reviewer, and one (1) BPD Final Checker were selected from the pool of evaluators. The selection of evaluators was based on the total number of evaluators within the QC-LGU's Business Permits and Licensing Department, comprising eleven (11) Initial Evaluators, six (6) Final Reviewer Evaluators, and four (4) BPD Final Checkers.

In summary, the study interviewed at least six (6) clients, with three (3) participants representing new business applications and three (3) participants representing business renewals. Additionally, a minimum of three (3) evaluators were interviewed, including representatives from the Initial Evaluator, Final Reviewer Evaluator, and BPD Final Checker positions, providing insights into the E-BOSS system's back-end processes.

#### **Data Collection Method**

The Researcher employed the following procedures in collecting data:

*Interviews*. These were conducted with clients who had utilized the QC-BPLD's E-BOSS system for new business applications and renewals. The interviews offered valuable insights into their experiences, perceptions, and recommendations. Moreover, evaluators involved in the back-end process were also interviewed to gather their perspectives and expertise.

**Direct Observation.** Extensive observations were conducted to closely monitor and document the processes involved in applying for and processing new and renewal applications within the E-BOSS system. This approach aimed to provide a comprehensive understanding of the system's operations, procedures, and identify any potential faults or bottlenecks.

**Documentation Review.** The study involved evaluating existing documentation related to the E-BOSS system, including user manuals, guidelines, standard operating procedures, and reports. This secondary data was instrumental in validating findings and offering a broader context for the study by complementing the primary data obtained through interviews and observations.

The study employed diverse data sources to effectively assess and fulfill the research objectives. It combined one-on-one interviews with clients and evaluators, direct observation of the process, and a thorough review of relevant documentation to ensure a comprehensive exploration of the E-BOSS system's functioning and user experiences.

### Results and Discussion Summary of Findings

Based on the conducted research, the participants, including the applicants, expressed a high level of satisfaction with the QC-BPLD's E-BOSS, while the evaluators demonstrated a somewhat positive sentiment. The applicants greatly appreciated the convenience and faster transaction processing offered by the system compared to the previous manual process. The availability of public assistance at the BPLD office was also noted positively, with staff members being helpful and polite when addressing inquiries and concerns. Suggestions for system enhancements to improve user-friendliness were put forward, particularly to accommodate older generations who might prefer manual processing.

However, some challenges were identified. Certain ancillary clearances were not yet integrated into the online platform, leading to applicants being directed to visit specific ancillary departments for processing their compliances. Long queues and unclear instructions persisted during the ancillary clearance application process. Participants also experienced minor system glitches in the current features, leading to multiple submission attempts due to insufficient requirements. These issues could potentially impact meeting the mandated standard processing time outlined in JMC 2021, which sets a timeframe of three (3) working days.

Overall, while the processing of business permits, whether new or renewal, can potentially meet the mandated standard processing time stipulated in JMC 2021, it relies heavily on the cooperation of ancillary departments to unify their requirements within the E-BOSS system of Quezon City.

Through the research conducted, the research questions were answered as follows:

### 1. What are the features of the E-BOSS platform that were found useful to SMEs?

The submission of requirements via various devices emerged as one of the most beneficial features of the E-BOSS platform for SMEs. Utilizing their smartphones, laptops, or desktops, SMEs were able to seamlessly submit their applications without the need to physically visit the Quezon City Hall. Additionally, the delivery of business permits and ancillary clearances directly to the business establishment's address proved to be a highly convenient feature. This streamlined process spared business owners the effort of retrieving these permits in person.

Moreover, the system's regular updates on the application's status were greatly appreciated. These updates allowed business owners to closely monitor their application's progress, enabling them to promptly provide any additional requirements or follow necessary procedures.

### 2. How are the SME's experiences in using the E-BOSS platform when it comes to navigating through different processes?

Participants expressed their satisfaction with the ease of navigation offered by the online system. They highlighted the convenience and quicker transactions compared to the previous manual process, where enduring long queues was a common experience while applying for or renewing business permits.

New Business Transactions. Participants engaging in new business transactions lauded the platform's convenience and accessibility. They emphasized the smoothness of online submissions, particularly when all required documents were attached. Accessible through mobile phones, this online approach eliminated the need for physical visits to the QC-BPLD. Participants noted cost-effectiveness, saving on transportation expenses and valuable time otherwise spent on unnecessary trips to Quezon City Hall.

Renewal Procedures. However, the payment of business tax during renewal remained a manual process, leading to frustration due to tedious procedures. Nonetheless, participants appreciated the swift and hassle-free experience when renewing their business permit via the kiosk feature after tax payment. Completing their renewal application required just a few clicks, and within days, the permits were delivered to their doorstep.

### 3. How much does the E-BOSS platform's design and interface add to the perception of ease of use among SME users?

The design and interface of the QC-BPLD's E-BOSS platform were acknowledged for their contributions to the ease of use among SME users. However, participants reported encountering minor system glitches, such as missing fields and inadequate prompts that caused confusion. They particularly struggled with sections requiring them to identify the appropriate line of business, which often differed from their actual business operations. These challenges indicated several areas for improvement to achieve a more user-friendly design and interface for the Quezon City E-BOSS platform.

Despite these issues, the design and interface of the E-BOSS platform played a role in facilitating ease of use for SME users. Evaluators recognized the system's potential for improvement, acknowledging that while it still had room for enhancement, its efficiency in processing business permits had indeed progressed compared to the previous manual process.

### 4. How likely do SMEs plan to use the E-BOSS platform in submitting their new/renewal application/s?

Overall, participants expressed a favorable view of the E-BOSS platform, attributing it to its convenience and accessibility. They showed a stronger preference for the online process over the manual method. However, it's worth noting that older generations and individuals less adept with technology might still prefer submitting their applications manually.

### 5. What recommendations can be made to optimize the design and functionalities of the E-BOSS platform to better align with the perceived usefulness and ease of use for SMEs in Quezon City?

Here are some refined recommendations to enhance the design and functionalities of the E-BOSS platform for better usability by SMEs in Quezon City:

- *a. User Interface Enhancement.* The current platform design is generally understandable for applicants; however, a more intuitive and user-friendly interface could be developed. It would be beneficial to tailor a simpler view for applicants using smartphones compared to those using desktop computers.
- **b.** Simplified Instructions. Providing guide prompt messages or tooltips for certain fields would greatly assist applicants in understanding the required information to fill out in their applications.
- *c. Document Upload Mechanism.* Simplifying the process for attaching files is crucial for a user-friendly experience. Integrating multiple-paged documents into a single tab would streamline the application process, ensuring easier access for both applicants and evaluators.
- d. Real-time Assistance. Offering virtual assistance round the clock or during the operating hours of the QC-LGU is essential. Timely addressing of inquiries or concerns raised while navigating the online system is critical to avoid delays in the application process. Incorporating an automated chatbot equipped with common FAQs could address initial concerns. Additionally, for more complex or specific technical queries, a provision for direct assistance from personnel should be available.

### **Implications**

Implications derived from the study offer actionable steps to enhance the E-BOSS platform, targeting identified issues to create a more efficient and user-friendly system for SMEs in Quezon City. The interface

recommendations aim to deliver a more accessible and user-centric experience across various devices, potentially amplifying overall client satisfaction. Process recommendations aim to curtail redundancy, streamline evaluation procedures, and adhere to regulatory standards, all pivotal for expediting business permit processing. These recommendations underscore the necessity for continuous collaboration and refinement, advocating for a flexible approach to system development. This approach fosters an environment that constantly integrates user feedback and municipal service requirements.

Harmonizing the suggested changes with JMC 2021 standards not only ensures compliance but also promises the realization of a smoother and more efficient E-BOSS system within the regulatory framework.

The study's findings on client satisfaction with the E-BOSS system may have theoretical implications in the realm of the Technology Acceptance Model (TAM). TAM posits that users' perceptions of ease of use and usefulness significantly influence their intention to use and, subsequently, their actual adoption of a technology.

This study aligns with TAM principles by highlighting the pivotal role of user interface friendliness and operational efficiency in shaping client satisfaction. Theoretical implications suggest that interventions focused on enhancing user interface design, as recommended in the study, could positively impact users' perception of the system's ease of use. Furthermore, streamlining processes, as proposed in the recommendations, may contribute to the perceived usefulness of the E-BOSS system.

Thus, the theoretical implication is that interventions aimed at improving user experience and operational efficiency not only align with practical recommendations, but also with established technology acceptance theories. This establishes a conceptual framework for understanding and predicting user behavior and satisfaction in technology adoption. The study's contribution to a broader understanding of technology adoption and satisfaction in e-government services is strengthened by the link between empirical findings and well-established theoretical frameworks.

### **Conclusion**

In conclusion, the E-BOSS platform has transformed the application process for SMEs by introducing the convenient feature of submitting requirements via various devices, thereby eliminating the need for physical visits to the Quezon City Hall. The use of smartphones, laptops, or desktop computers for submission has greatly simplified the application process for business owners. The platform's innovative approach of delivering business permits and ancillary clearances directly to business establishments has added another layer of convenience, eliminating the need for business owners to personally obtain these permits. The regular application status updates have been invaluable, providing business owners with real-time information to monitor progress and allowing them to respond quickly to any additional requirements or procedures. This simplified and efficient system reflects a positive shift toward digital processes, which improves the overall experience for SMEs navigating regulatory procedures in Quezon City.

The participants' overall feedback emphasizes the online system's positive impact on new business transactions, with unanimous satisfaction expressed for its ease of navigation, convenience, and efficiency. Long queues have been eliminated, and the ability to submit documents seamlessly via mobile devices has significantly improved the experience, saving both time and resources. While manual payment of business taxes during renewal procedures remained a source of annoyance, the introduction of the kiosk feature for permit renewal received praise for its speed and ease of use. The use of digital submissions in conjunction with the kiosk feature has transformed the renewal process, making it more streamlined and user-friendly. Despite the difficulties associated with the manual tax payment process, there appears to be a positive shift toward a more efficient and accessible system for business transactions in Quezon City.

SME users have praised and criticized the design and interface of the QC-BPLD's E-BOSS platform. While the participants acknowledged the platform's contributions to overall usability, they also reported minor system glitches, particularly in sections related to identifying the appropriate line of business. These difficulties highlighted the need for further refinement in order to achieve a more user-friendly design and interface. Despite these issues, evaluators saw the platform's potential for improvement, highlighting its efficiency in processing business permits as a significant improvement over the previous manual process. While the E-BOSS platform has made significant progress in simplifying processes, ongoing adjustments are required to address user concerns and ensure a more seamless experience for SMEs navigating the Quezon City business permit application system.

The E-BOSS platform was overwhelmingly endorsed by participants, who cited its convenience and accessibility as primary reasons for their positive evaluation. The clear preference for the online process over the

manual method indicates that the platform has met the expectations and needs of a sizable portion of its user base. Nonetheless, it is critical to recognize that preferences may differ across demographics, with older generations and those less technologically savvy possibly continuing to prefer the traditional manual submission method. This emphasizes the importance of maintaining a flexible approach to cater to the community's diverse user profiles and ensuring that the platform continues to evolve to meet the changing needs of all user demographics.

The refined recommendations presented aim to improve the E-BOSS platform's design and functionality, thereby increasing its usability for SMEs in Quezon City. The proposed user interface enhancement, which caters to various devices such as smartphones and desktop computers, promises applicants a more intuitive and accessible experience. The request for simplified instructions and guide prompt messages addresses the need for clearer guidance in filling out application fields. Streamlining the document upload mechanism by combining multiple-paged documents into a single tab is a practical solution for simplifying the overall application process. The suggestion of real-time assistance, which combines an automated chatbot with direct personnel support, reflects a comprehensive approach to promptly address user inquiries and potential concerns, ensuring a smoother and more efficient application journey for SMEs. These suggestions collectively contribute to the E-BOSS platform's ongoing evolution, promoting user satisfaction and efficiency in the Quezon City business permit application process.

### Recommendations

Customer satisfaction is influenced by various factors, such as the responsiveness of employees, the clarity of communication, the efficiency of communication networks, and the stability of leadership patterns (Gloor et al., 2017). Therefore, the recommendations in this study are categorized into two areas: (1) interface recommendations and (2) process recommendations:

Interface Recommendations. The current steps involved in filling out fields for business permit applications are divided into sections, but the readability of these sections is better suited for larger screens like computers rather than smaller devices like mobile phones. To enhance user-friendliness, the interface layout should be optimized for smaller screens as well. The recommended interface for the QC-LGU's E-BOSS platform is provided in Appendix M.

The current system steps will persist, but the mobile phone view will segment these steps based on the questions asked. Instead of showing all upload tabs in a single step, each upload tab will appear individually. For instance, if the uploading of Basic Documentary Requirements is in step 2 and the applicant needs to upload Proof of Business Registration and Proof of Business Location, each tab will display one by one, maintaining the progress in Step 2 until all required attachments are uploaded. For fields requiring clarification, question mark buttons will be available. Additionally, guides and templates in the system will be easily accessible to assist applicants in submitting required documents.

Regarding ancillary compliances, the dashboard for submitted applications will appear as a drop-down toggle, allowing applicants to view pending compliances. Contact details for ancillary departments will be provided for easy communication regarding concerns.

Improving the chat support format involves integrating it with current FAQs. Common queries will be turned into tabs, providing automatic responses when clicked. This ensures immediate resolution of frequent concerns without waiting for live agents, who will engage only for unique or applicant-requested issues. Contact details of the department will still be displayed for applicants to explore alternate communication options.

**Process Recommendations.** Enhancing the process flow for new business permits in the online system involves reducing redundancies. Currently, the evaluation involves three BPLD personnel—Initial Evaluator, Final Reviewer, and BPD Final Checker—each assessing document correctness and completeness. To adhere to the standard processing time in JMC 2021, it's proposed to eliminate further evaluation after business tax payment, with assessment conducted before sending the tax assessment bill to the applicant.

Implementing multiskilling policies and providing training and development programs can help prevent redundancies and optimize staff performance. Training initiatives are crucial for evaluators to proficiently assess submitted documents and streamline the overall business permit evaluation process. The recommended online application process is provided in Appendix N. For Appendices M & N, view here.

Furthermore, future Researchers could conduct a comprehensive analysis of how technological advancements affect customer satisfaction in government services. This analysis could include looking into how emerging technologies like artificial intelligence can be used to improve different aspects of service delivery, such

as responsiveness, communication clarity, and process efficiency. Researchers can provide valuable insights into how governments can better meet the changing needs and expectations of their constituents while improving overall customer satisfaction by investigating the potential benefits and challenges associated with adopting these technologies. In addition, Researchers could look into the role of digital literacy initiatives in ensuring equitable access to online government services, as well as strategies for overcoming potential adoption barriers among diverse user groups.

### Acknowledgement

The Researcher expresses her heartfelt gratitude to the following people and organizations for their contributions to the completion of this thesis:

To her thesis adviser, **Dr. Bernie E. Balmeo**, for providing his long-proven expertise and guidance that has significantly enriched the development of this research;

Her panelists: Chairman Dr. Abrian Joy B. Orencia, Dr. Luningning L. De Castro, Prof. Mark C. Malabuyoc, and Prof. Jachelle Anne D. Terrago for their insightful inputs, thoughtful counsel, and commitment to academic quality that have all contributed to the final shape of this thesis;

The Quezon City Business Permits and Licensing Department, for its tremendous collaboration and help over the course of this research, specifically its Department Head, Dr. Ma. Margarita T. Santos and the Business Permits Division Chief, Ms. Annie Marie O. Medenilla, who generously opened their doors for interviews and shared significant material for academic inquiry and knowledge exchange;

Her parents, **Ricardo S. dela Merced** and **Lydia L. Reyes** whose unwavering support has been her anchor throughout this academic journey, together with her sister **Angel C. dela Merced** and her boyfriend, **Johannie B. Tortor**:

Her ever-faithful companion, coffee, more specifically **Kopiko Black**, caffeine confidante, her late-night study partner, and the silent supporter who kept her awake through many research projects; and

Lastly, to our **Almighty God**, for the strength provided during moments of uncertainty, and for the wisdom bestowed upon her as she navigated the complexities of this scholarly endeavor.

### References

- [1] Aceron, J. (2005, March 31). CLIENT RESPONSIVENESS AND EFFICIENCY: MONITORING & ASSESSMENT OF BACOLOD CITY'S BUSINESS LICENSING. ResearchGate. https://www.researchgate.net/publication/315831250 CLIENT RESPONSIVENESS AND EFFICIENCY MONITORING ASSESSMENT OF BACOLOD CITY'S BUSINESS LICENSING
- [2] Alzahrani, L. (2016). Analysing the critical factors influencing trust in e-government adoption from citizens' perspective: A systematic review and a conceptual framework. *International Business Review*, 25(3), 633-647. <a href="https://doi.org/10.1016/j.ibusrev.2016.06.004">https://doi.org/10.1016/j.ibusrev.2016.06.004</a>.
- [3] Anti-Red Tape Authority. (2022, August 17). *Mandate, Mission & Vision Anti-Red Tape Authority*. Retried from <a href="https://arta.gov.ph/mandate-vision-mission/">https://arta.gov.ph/mandate-vision-mission/</a>
- [4] Anti-Red Tape Authority. (2023). *Results of the Report Card Survey (RCS) 2.0 Pilot Implementation*. Retrieved from <a href="https://arta.gov.ph/wp-content/uploads/2023/01/RCS-FINAL-LAYOUT-FOR-PUBLISHING-v2.pdf">https://arta.gov.ph/wp-content/uploads/2023/01/RCS-FINAL-LAYOUT-FOR-PUBLISHING-v2.pdf</a>
- [5] APEC. (2022). Designing and Implementing Digital Permitting and E-Government Measures to Advance the Post-COVID-19 Economic Recovery: Policy Recommendations. Retrieved from <a href="https://www.apec.org/docs/default-source/publications/2022/4/policy-recommendations-digital-permitting-and-e-government-measures-to-advance-the-post-covid-19-economic-recovery/222\_desg\_policy-recommendations-digital-permitting-and-e-government-measures.pdf?sfvrsn=8d579783\_2
- [6] Bank, W. (2019, November 21). Doing Business 2020: Economy Profile Philippines. World Bank Publications. Retrieved from https://www.doingbusiness.org/content/dam/doingBusiness/country/p/philippines/PHL.pdf
- [7] Carter, L., & Bélanger, F. (2005). The utilization of e-government services: citizen trust, innovation and acceptance factors. *Information Systems Journal*, 15(1), 5-25. <a href="https://doi.org/10.1111/j.1365-2575.2005.00183.x">https://doi.org/10.1111/j.1365-2575.2005.00183.x</a>.
- [8] Chang, H. H., Wang, Y. H., & Yang, W. Y. (2009, April). The impact of e-service quality, customer satisfaction and loyalty on e-marketing: Moderating effect of perceived value. *Total Quality Management & Business Excellence*, 20(4), 423–443. https://doi.org/10.1080/14783360902781923

- [9] Creswell, J. W. (2014). *Research design: qualitative, quantitative, and mixed methods approaches.* (4th ed.). Thousand Oaks, California, SAGE Publications.
- [10] CSC Global. (2018, August 27). 8 *Challenges Companies Face when Obtaining Business Licenses*. Retrieved from <a href="https://blog.cscglobal.com/8-challenges-companies-face-obtaining-business-licenses/">https://blog.cscglobal.com/8-challenges-companies-face-obtaining-business-licenses/</a>
- [11] Danaher, B., Smith, M. D., & Telang, R. (2017). Copyright Enforcement in the Digital Age: Empirical Evidence and Policy Implications. *Communications of the ACM*, 60(2), 68-75. <a href="https://doi.org/10.1145/2979673">https://doi.org/10.1145/2979673</a>
- [12] Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, 319-340.
- [13] Department of Interior and Local Government, Department of Trade and Industry & Department of Information and Communications Technology. (2016). *Joint memorandum circular no. 01, series of 2016: Revised Standards in Processing Business Permits and Licenses in All Cities and Municipalities.* (pp. 1). Retrieved from <a href="https://www.competitive.org.ph/files/downloads/JMC">https://www.competitive.org.ph/files/downloads/JMC</a> no. 1 s. 2016 Revised BPLS Standards.pdf
- [14] Department of Science and Technology-Information and Communications Technology Office. (2014, June 23). *Ten Cities Commended for E-Readiness*. <a href="https://dict.gov.ph/wp-content/uploads/2014/06/PR-DOST-ICT-Office-Ten-Cities-Commended-for-E-Readiness.pdf">https://dict.gov.ph/wp-content/uploads/2014/06/PR-DOST-ICT-Office-Ten-Cities-Commended-for-E-Readiness.pdf</a>
- [15] Department of Trade and Industry, Department of Interior and Local Government & Batangas State University. (2016). *Business Permits and Licensing System* (*BPLS*) *Final Report*. (pp. 5). Retrieved from <a href="https://dtiwebfiles.s3-ap-southeast-1.amazonaws.com/DTIWeb/Regional+Publications/Region+04A/2016+Business+Permits+and+Licensing+System+(BPLS)+Final+Report.pdf">https://dtiwebfiles.s3-ap-southeast-1.amazonaws.com/DTIWeb/Regional+Publications/Region+04A/2016+Business+Permits+and+Licensing+System+(BPLS)+Final+Report.pdf</a>
- [16] Dye, T. (2023, December 12). *Qualitative Data Analysis: Step-by-Step Guide (Manual vs. Automatic) | Thematic.* Thematic. https://getthematic.com/insights/qualitative-data-analysis/
- [17] Epica (2021). A Complete Guide to Singapore Company Registration. Retrieved from <a href="https://www.epica.asia/guides/singapore-company-registration-guide.php">https://www.epica.asia/guides/singapore-company-registration-guide.php</a>
- [18] Export Development Council. (2019, January 23). ARTA officially launched the NPRMs and BPLS operations manual. Export Development Council. Retrieved from <a href="http://www.edc.net.ph/arta-officially-launched-the-nprms-and-bpls-operations-manual/">http://www.edc.net.ph/arta-officially-launched-the-nprms-and-bpls-operations-manual/</a>
- [19] Franklin, A. (2023). *What is customer satisfaction? Definition + importance*. Zendesk Blog. Retrieved from https://www.zendesk.com/blog/3-steps-achieving-customer-satisfaction-loyalty/
- [20] Gloor, P., Fronzetti Colladon, A., Giacomelli, G., Saran, T., & Grippa, F. (2017, June). The impact of virtual mirroring on customer satisfaction. https://doi.org/10.1016/j.jbusres.2017.02.010
- [21] Hooks, D., Davis, Z., Agrawal, V., & Li, Z. (2022, February). Exploring factors influencing technology adoption rate at the macro level: A predictive model. *Technology in Society*, 68, 101826. <a href="https://doi.org/10.1016/j.techsoc.2021.101826">https://doi.org/10.1016/j.techsoc.2021.101826</a>
- [22] Kumar, R., Sachan, A., & Mukherjee, A. (2017, June). Qualitative approach to determine user experience of e-government services. *Computers in Human Behavior*, 71, 299–306. https://doi.org/10.1016/j.chb.2017.02.023
- [23] Lincoln, Y. S., Guba, E. G., & Pilotta, J. J. (1985, January). Naturalistic inquiry. *International Journal of Intercultural Relations*, 9(4), 438–439. <a href="https://doi.org/10.1016/0147-1767(85)90062-8">https://doi.org/10.1016/0147-1767(85)90062-8</a>
- [24] Llanto, G. (2016, July). Towards a Requisite Regulatory Management System: Philippines. *ERIA Discussion Paper*, 2016-21. Retrieved from <a href="https://www.eria.org/ERIA-DP-2016-21.pdf">https://www.eria.org/ERIA-DP-2016-21.pdf</a>
- [25] Malodia, S., Dhir, A., Mishra, M., & Bhatti, Z. A. (2021, December). Future of e-Government: An integrated conceptual framework. *Technological Forecasting and Social Change*, 173, 121102. <a href="https://doi.org/10.1016/j.techfore.2021.121102">https://doi.org/10.1016/j.techfore.2021.121102</a>
- [26] Manila Bulletin. (2022, September 22). *ARTA includes 'client satisfaction' in gov't report card*. Retrieved from https://mb.com.ph/2022/09/22/arta-includes-client-satisfaction-in-govt-report-card/
- [27] Medina-Mora, R., & Cartron, K. (1996). ActionWorkflow in use: Clark County Department of Business License. *Proceedings of the Twelfth International Conference on Data Engineering*. https://doi.org/10.1109/icde.1996.492117
- [28] Nonaka, I. (1990, April). Redundant, Overlapping Organization: A Japanese Approach to Managing the Innovation Process. *California Management Review*, 32(3), 27–38. https://doi.org/10.2307/41166615

- [29] Onate, J. J. S., Omorog, C. D., & Babol, A. S. (2018, November). Development of Electronic Business Permit and Licensing System (eBPLS). 2018 IEEE 10th International Conference on Humanoid, Nanotechnology, Information Technology, Communication and Control, Environment and Management (HNICEM). <a href="https://doi.org/10.1109/hnicem.2018.8666319">https://doi.org/10.1109/hnicem.2018.8666319</a>
- [30] Pascual, J. (2022, October 7). *ARTA simplifying application of business permits*. ABS-CBN News. Retrieved from https://news.abs-cbn.com/business/10/07/22/arta-simplifying-application-of-business-permits/
- [31] QNE Accounting. (2021, March 24). *Manual Way vs Digital Business Software*. QNE Accounting. Retrieved from <a href="https://www.qne.com.ph/manual-way-vs-digital-business-software/">https://www.qne.com.ph/manual-way-vs-digital-business-software/</a>
- [32] Quezon City. (2020, September). *BPLD Citizens Charter 2023. Quezon City Government.*, pp. 1-3. Retrieved November 8, 2023, from <a href="https://quezoncity.gov.ph/wp-content/uploads/2020/09/BPLD-Citizens-Charter-2023.pdf">https://quezoncity.gov.ph/wp-content/uploads/2020/09/BPLD-Citizens-Charter-2023.pdf</a>
- [33] Quezon City, Philippines. (n.d.). *City Treasurer's Office*. Retrieved from https://quezoncity.gov.ph/departments/city-treasurers-office/
- [34] Quezon City Government. (n.d.). *QC Biz Easy: Online unified business permit application system (OUBPAS)*. Retrieved September 8, 2023, from <a href="https://quezoncity.gov.ph/program/qc-biz-easy-online-unified-business-permit-application-system-OBPAS/">https://quezoncity.gov.ph/program/qc-biz-easy-online-unified-business-permit-application-system-OBPAS/</a>
- [35] Welch, E. W., Hinnant, C. C., & Moon, M. J. (2005). Linking citizen satisfaction with e-government and trust in government. *Journal of Public Administration Research and Theory*, 15(3), 371-391. https://doi.org/10.1093/jopart/mui021

